



# Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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**BHC Name** [COLUMBIA BANK MHC](#)

**City/State** [FAIR LAWN, NJ](#)

## Bank Holding Company Information

Federal Reserve District: [3](#)

Consolidated Assets (\$000): [9,743,392](#)

Peer Group Number: [2](#) Number in Peer Group: [164](#)

Number of Bank Subsidiaries: \_\_\_\_\_

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

<a href="#">COLUMBIA BANK MHC</a>
<a href="#">19-01 ROUTE 208 NORTH</a>
<a href="#">FAIR LAWN, NJ 07410</a>

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## Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000) .....	9,528,351	8,930,383	9,113,272	8,736,947	7,069,424
Net income (\$000) .....	29,696	29,896	59,904	34,957	30,098
Number of BHCs in peer group .....	164	145	152	147	146

Earnings and Profitability:	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.69	2.93	32	2.49	2.86	19	2.48	2.85	22	2.47	2.96	16	2.43	3.21	14
+ Non-interest income .....	0.29	0.83	11	0.53	0.94	25	0.40	0.94	16	0.32	0.98	14	0.39	0.90	18
- Overhead expense .....	1.68	2.33	12	1.59	2.32	9	1.61	2.37	9	1.72	2.48	12	1.79	2.59	12
- Provision for credit losses .....	0.07	0.06	55	-0.07	-0.03	38	-0.11	-0.01	21	0.21	0.38	25	0.06	0.12	35
+ Securities gains (losses) .....	0	0	87	-0.01	0.01	4	0.02	0.01	80	0	0.02	44	0.03	0.01	88
+ Other tax equivalent adjustments .....	0	0	12	0	0	14	0	0	79	0	0	86	0	0	46
= Pretax net operating income (tax equivalent) .....	1.23	1.45	28	1.47	1.70	29	1.38	1.64	27	0.87	1.22	26	1.01	1.53	16
Net operating income .....	0.62	1.11	10	0.67	1.30	5	0.66	1.25	4	0.40	0.97	8	0.43	1.19	3
Net income .....	0.62	1.11	10	0.67	1.31	5	0.66	1.25	4	0.40	0.97	8	0.43	1.19	4
Net income (Subchapter S adjusted) .....		1.27			1.49			1.37			1.27				1.41
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3.26	3.39	39	3.30	3.40	38	3.23	3.34	35	3.68	3.78	32	3.97	4.49	14
Interest expense .....	0.33	0.26	75	0.60	0.32	89	0.54	0.28	91	1	0.57	91	1.36	1.02	83
Net interest income (tax equivalent) .....	2.93	3.13	32	2.69	3.05	19	2.69	3.05	25	2.68	3.17	16	2.61	3.45	14
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	-0.01	0.03	24	0.06	0.05	63	0.03	0.06	47	0.09	0.11	52	0.09	0.11	52
Earnings coverage of net loan and lease losses (X) .....	-281.64	22.04	8	35.99	-10.45	66	57.11	-14.44	73	17.28	33.55	41	15.50	22.46	47
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	0.72	1.20	7	1.16	1.32	36	0.99	1.26	19	1.21	1.35	41	1	0.94	63
Allowance for loan and lease losses / Total loans and leases .....	0.72	1.19	7	1.16	1.31	36	0.99	1.25	20	1.21	1.33	43	1	0.93	63
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.09	0.41	12	0.07	0.58	7	0.06	0.49	5	0.13	0.67	8	0.12	0.56	11
30-89 days past due loans and leases / Total loans and leases .....	0.18	0.18	60	0.14	0.18	52	0.11	0.21	33	0.40	0.26	75	0.21	0.31	40
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	6.06	0.79	69	6.87	-3.20	80	5.34	-5.41	81	7.95	0.77	72	22.30	10.70	85
Net short-term noncore funding dependence .....	3.33	-1.34	66	2.83	-6.28	78	1.81	-7.77	82	3.21	-3.25	69	14.92	5.88	85
Net loans and leases / Total assets .....	71.16	66.25	61	65.63	65.71	43	68.31	64.16	62	69.51	69.27	45	74.98	72.36	58
<b>Capitalization</b>															
Tier 1 leverage ratio .....	9.62	9.49	59	9.27	9.56	44	9.11	9.54	42	8.95	9.65	33	9.25	10.39	23
Holding company equity capital / Total assets .....	7.55	9.11	21	7.80	10.44	11	7.61	10.31	8	6.98	10.51	5	5.40	11.37	1
Total equity capital (including minority interest) / Total assets .....	11.03	9.16	80	11.40	10.49	65	11.70	10.36	77	11.50	10.57	66	12	11.43	58
Common equity tier 1 capital / Total risk-weighted assets .....	12.90	12.08	67	13.34	12.69	66	12.63	12.48	55	13.09	12.44	66	11.28	12.50	34
Net loans and leases / Equity capital (X) .....	9.42	7.49	85	8.42	6.47	89	8.98	6.35	94	9.96	6.79	93	13.88	6.55	99
Cash dividends / Net income .....	0	26.10	8	0	22.10	9	0	22.04	7	0	29.42	7	0	25.65	7
Cash dividends / Net income (Subchapter S adjusted) .....		44.63			18.06			53.82			39.66			93.20	
<b>Growth Rates</b>															
Assets .....	7.50	7.26	58	1.11	7.24	23	4.84	9.64	30	7.43	16.11	16	22.39	8.66	88
Equity capital .....	4.14	-4.09	77	15.96	8.26	89	14.22	7.16	85	38.85	8.42	97	-15.19	12.19	1
Net loans and leases .....	16.54	9.92	80	-9.55	-0.86	9	3.04	2.51	56	-0.42	9.99	14	24.66	8.63	89
Noncore funding .....	-33.20	5.63	15	-30.80	-28.42	43	-41.92	-20.94	19	-35.84	-12.78	20	22.78	4.16	78
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0	46	0	0	48	0	0	48	0	0.01	46	0	0.01	46
Long-term debt / Equity capital .....	0	7.67	20	0	5.76	25	0	6.32	22	0	5.67	25	0	3.86	27
Equity investment in subsidiaries / Equity capital .....	99.97	106.99	32	99.97	104.95	36	99.98	105.13	35	99.97	104.49	34	99.97	104.21	36
Cash from ops + noncash items + op expense / Op expense + dividends .....	420	146	89	20	138.87	16	20	167.98	8	-10	138.81	2	-210	152.31	2

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	119,753	117,094	230,170	256,086	218,480	2.27	44.17
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	119,753	117,094	230,170	256,086	218,480	2.27	44.17
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	119,753	117,094	230,170	256,086	218,480	2.27	44.17
Investment interest income (tax equivalent).....	22,145	17,803	38,843	36,403	39,118	24.39	154.77
Interest on balances due from depository institutions.....	94	141	430	413	594	-33.33	6.82
Interest income on other earning assets.....	745	1,122	2,036	3,661	3,597	-33.60	-18.49
Total interest income (tax equivalent) .....	142,737	136,160	271,479	296,563	261,789	4.83	53.88
Interest on time deposits of \$250K or more .....	845	1,824	2,558	6,716	6,526	-53.67	9.74
Interest on time deposits < \$250K.....	4,327	9,225	15,742	31,951	34,333	-53.09	-40.17
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	4,186	5,681	10,808	16,579	20,691	-26.32	-6.00
Interest on other borrowings and trading liabilities.....	5,241	8,161	16,039	24,807	28,098	-35.78	-44.47
Interest on subordinated debt and mandatory convertible securities .....	0	0	0	747	187		
Total interest expense.....	14,599	24,891	45,147	80,800	89,835	-41.35	-33.32
Net interest income (tax equivalent).....	128,138	111,269	226,332	215,763	171,954	15.16	80.82
Non-interest income.....	13,665	23,709	36,721	28,327	27,249	-42.36	38.77
Adjusted operating income (tax equivalent) .....	141,803	134,978	263,053	244,090	199,203	5.06	75.69
Overhead expense.....	80,261	70,843	147,070	150,534	126,822	13.29	62.31
Provision for credit losses.....	3,156	-3,042	-9,952	18,448	4,224		320.24
Securities gains (losses) .....	210	-281	1,642	371	2,376		
Other tax equivalent adjustments .....	-4	-1	3	1	0		
Pretax net operating income (tax equivalent).....	58,524	65,529	126,171	76,247	71,074	-10.69	91.81
Applicable income taxes .....	15,112	17,800	34,129	18,652	16,362	-15.10	38.05
Tax equivalent adjustments .....	51	0	3	3	0		
Applicable income taxes (tax equivalent).....	15,163	17,800	34,132	18,655	16,362	-14.81	38.51
Minority interest .....	13,665	17,833	32,135	22,635	24,614	-23.37	
Net income before discontinued operations, net of minority interest .....	29,696	29,896	59,904	34,957	30,098	-0.67	51.79
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	29,696	29,896	59,904	34,957	30,098	-0.67	51.79
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	43,361	47,729	92,039	57,592	54,712	-9.15	121.64
Investment securities income (tax equivalent).....	22,145	17,803	38,843	36,403	39,118	24.39	154.77
US Treasury and agency securities (excluding mortgage-backed securities) .....	744	397	960	913	2,064	87.41	6.44
Mortgage-backed securities .....	18,628	16,273	35,355	32,558	34,152	14.47	247.41
All other securities .....	2,773	1,133	2,528	2,932	2,902	144.75	5.40
Cash dividends declared.....	0	0	0	0	0		
Common .....	0	0	0	0	0		
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 2	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3	3.18	32	3.05	3.18	30	2.98	3.12	32	3.39	3.53	31	3.70	4.19	10
Less: Interest expense .....	0.31	0.24	73	0.56	0.30	89	0.50	0.26	90	0.92	0.54	91	1.27	0.95	82
Equals: Net interest income (tax equivalent) .....	2.69	2.93	32	2.49	2.86	19	2.48	2.85	22	2.47	2.96	16	2.43	3.21	14
Plus: Non-interest income .....	0.29	0.83	11	0.53	0.94	25	0.40	0.94	16	0.32	0.98	14	0.39	0.90	18
Equals: adjusted operating income (tax equivalent) .....	2.98	3.75	9	3.02	3.78	11	2.89	3.89	8	2.79	3.96	13	2.82	4.16	11
Less: Overhead expense .....	1.68	2.33	12	1.59	2.32	9	1.61	2.37	9	1.72	2.48	12	1.79	2.59	12
Less: Provision for credit losses .....	0.07	0.06	55	-0.07	-0.03	38	-0.11	-0.01	21	0.21	0.38	25	0.06	0.12	35
Plus: Realized gains (losses) on held-to-maturity securities .....	0	0	48	0	0	49	0	0	49	0	0	48	0	0	48
Plus: Realized gains (losses) on available-for-sale securities .....	0	0	87	-0.01	0.01	4	0.02	0.01	80	0	0.02	44	0.03	0.01	88
Plus: other tax equivalent adjustments .....	0	0	12	0	0	14	0	0	79	0	0	86	0	0	46
Equals: Pretax net operating income (tax equivalent) .....	1.23	1.45	28	1.47	1.70	29	1.38	1.64	27	0.87	1.22	26	1.01	1.53	16
Less: Applicable income taxes (tax equivalent) .....	0.32	0.31	50	0.40	0.37	59	0.37	0.35	45	0.21	0.27	37	0.23	0.35	17
Less: Minority interest .....	0.29	0	99	0.40	0	99	0.35	0	99	0.26	0	98	0.35	0	99
Equals: Net operating income .....	0.62	1.11	10	0.67	1.30	5	0.66	1.25	4	0.40	0.97	8	0.43	1.19	3
Plus: Net extraordinary items .....	0	0	50	0	0	49	0	0	49	0	0	50	0	0	50
Equals: Net income .....	0.62	1.11	10	0.67	1.31	5	0.66	1.25	4	0.40	0.97	8	0.43	1.19	4
Memo: Net income (last four quarters) .....	0.63	1.16	7	0.58	1.23	4	0.66	1.26	2	0.40	0.97	7	0.43	1.19	4
Net income—BHC and noncontrolling (minority) interest .....	0.91	1.12	24	1.07	1.31	24	1.01	1.25	26	0.66	0.97	18	0.77	1.19	17
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	91.93	94.06	19	92.53	94.04	26	92.34	93.81	29	92.15	93.47	33	93.32	93.22	48
Average interest-bearing funds / Average assets .....	67.41	64.70	63	70.06	65.79	68	68.93	65.01	66	71.25	68.25	62	74	70.66	64
Interest income (tax equivalent) / Average earning assets .....	3.26	3.39	39	3.30	3.40	38	3.23	3.34	35	3.68	3.78	32	3.97	4.49	14
Interest expense / Average earning assets .....	0.33	0.26	75	0.60	0.32	89	0.54	0.28	91	1	0.57	91	1.36	1.02	83
Net interest income (tax equivalent) / Average earning assets .....	2.93	3.13	32	2.69	3.05	19	2.69	3.05	25	2.68	3.17	16	2.61	3.45	14
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.63	4.13	14	3.77	4.08	24	3.74	4.16	17	3.99	4.28	27	4.19	4.98	8
Interest-bearing bank balances .....	0.57	0.41	87	0.08	0.12	9	0.17	0.15	78	0.25	0.32	33	6.91	2.26	98
Federal funds sold and reverse repos .....		0.30			0.14			0.17			0.43			2.02	
Trading assets .....		0.22			0.42			0.32			0.80			0.49	
Total earning assets .....	3.26	3.37	40	3.30	3.42	38	3.23	3.40	33	3.68	3.80	34	3.97	4.47	14
Investment securities (tax equivalent) .....	2.09	1.94	69	1.99	1.88	62	2	1.75	70	2.54	2.32	68	2.86	2.74	61
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.50	1.28	70	1.07	1.27	39	1.23	1.22	55	2.43	1.87	74	2.70	2.54	58
Mortgage-backed securities .....	2.01	1.66	86	1.83	1.49	80	1.89	1.44	84	2.46	2.05	82	2.77	2.54	79
All other securities .....	4.97	2.74	93	2.73	2.66	56	2.87	2.49	68	3.58	3.24	72	4.04	3.80	62
Interest-bearing deposits .....	0.33	0.25	76	0.57	0.32	87	0.52	0.27	90	0.92	0.62	85	1.34	1.13	72
Time deposits of \$250K or more .....	0.57	0.63	45	1.07	0.90	70	0.78	0.79	52	1.67	1.60	51	1.92	2.13	27
Time deposits < \$250K .....	0.58	0.56	61	1.19	0.87	79	1.04	0.75	78	1.95	1.49	89	2.29	1.91	82
Other domestic deposits .....	0.20	0.19	58	0.31	0.19	84	0.29	0.17	86	0.55	0.36	83	0.94	0.86	60
Foreign deposits .....		0.26			0.57			0.42			1.24			2.53	
Federal funds purchased and repos .....		0.22			0.11			0.11			0.37			1.23	
Other borrowed funds and trading liabilities .....	2.41	0.59	92	2.19	0.56	88	2.18	0.53	90	2.18	0.55	91	2.46	1.03	84
All interest-bearing funds .....	0.45	0.38	70	0.80	0.47	88	0.72	0.41	90	1.30	0.79	93	1.72	1.34	77

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019			
<b>Non-interest Income and Expenses</b>												
Total non-interest income .....		13,665		23,709		36,721		28,327		27,249		
Fiduciary activities income .....		0		0		0		0		0		
Service charges on deposit accounts - domestic .....		2,847		1,872		4,182		4,100		4,988		
Trading revenue.....		0		0		0		0		0		
Investment banking fees and commissions.....		821		679		1,386		830		661		
Insurance activities revenue.....		2,037		3,123		6,088		5,034		4,981		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees .....		531		594		1,164		1,206		1,085		
Net securitization income .....		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		91		10,968		10,888		5,400		781		
Other non-interest income.....		7,338		6,473		13,013		11,757		14,753		
Total overhead expenses .....		80,261		70,843		147,070		150,534		126,822		
Personnel expense.....		52,477		45,380		95,943		96,439		81,046		
Net occupancy expense.....		10,778		9,953		19,859		18,972		16,022		
Goodwill impairment losses .....		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		0		0		0		0		0		
Other operating expenses.....		17,006		15,510		31,268		35,123		29,754		
Fee income on mutual funds and annuities.....		509		425		823		447		307		
<b>Memoranda</b>												
Assets under management in proprietary mutual funds and annuities.....		0		0		0		0		0		
Number of equivalent employees .....		765		615		693		603		663		
Average personnel expense per employee.....		68.60		73.79		138.45		159.93		122.24		
Average assets per employee.....		12,455.36		14,520.95		13,150.46		14,489.13		10,662.78		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>												
Mutual fund fee income / Non-interest income .....	3.72	0.73	88	1.79	0.51	84	2.24	0.54	86	1.58	0.51	83
Overhead expenses / Net Interest Income + non-interest income .....	56.62	61.06	32	52.49	59.77	17	55.91	60.88	30	61.67	61.22	53
<b>Percent of Average Assets</b>												
Total overhead expense .....	1.68	2.33	12	1.59	2.32	9	1.61	2.37	9	1.72	2.48	12
Personnel expense.....	1.10	1.35	24	1.02	1.36	15	1.05	1.37	19	1.10	1.42	20
Net occupancy expense.....	0.23	0.26	36	0.22	0.27	28	0.22	0.28	27	0.22	0.30	18
Other operating expenses.....	0.36	0.70	6	0.35	0.67	6	0.34	0.70	4	0.40	0.73	8
Overhead less non-interest income .....	1.40	1.44	45	1.06	1.34	24	1.21	1.39	32	1.40	1.44	45
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>												
Total overhead expense .....	56.60	59.78	42	52.48	57.80	22	55.91	60	32	61.67	58.93	67
Personnel expense.....	37.01	34.44	69	33.62	33.60	58	36.47	34.64	59	39.51	33.88	85
Net occupancy expense.....	7.60	6.98	63	7.37	7.04	56	7.55	7.36	53	7.77	7.04	62
Other operating expenses.....	11.99	18.02	6	11.49	16.92	8	11.89	17.56	8	14.39	17.57	24
Total non-interest income .....	9.64	21.23	15	17.57	22.60	35	13.96	24.76	20	11.61	23.45	19
Fiduciary activities income .....	0	2.33	20	0	2.03	24	0	2.32	21	0	1.45	22
Service charges on domestic deposit accounts .....	2.01	3.44	29	1.39	2.77	27	1.59	3.11	24	1.68	2.67	34
Trading revenue.....	0	0.03	43	0	0.05	39	0	0.07	39	0	0.10	39
Investment banking fees and commissions.....	0.58	0.91	50	0.50	0.98	50	0.53	0.92	46	0.34	1.03	42
Insurance activities revenue.....	1.44	0.78	80	2.31	0.58	85	2.31	0.64	85	2.06	0.41	88
Venture capital revenue.....	0	0	47	0	0	47	0	0	48	0	0	48
Net servicing fees .....	0.37	0.69	59	0.44	0.51	67	0.44	0.47	70	0.49	0	81
Net securitization income .....	0	0	49	0	0	49	0	0	47	0	0	48
Net gain (loss) - sales of loans, OREO, and other assets .....	0.06	1.65	20	8.13	3.90	82	4.14	4.52	64	2.21	5.55	44
Other non-interest income.....	5.17	7.47	37	4.80	7.51	33	4.95	8.76	30	4.82	7.76	29
Overhead less non-interest income .....	46.96	38.77	70	34.92	34.94	48	41.95	34.71	70	50.07	34.63	86
Applicable income taxes / Pretax net operating income (tax equivalent).....	25.82	19.96	83	27.16	21.17	90	27.05	21.61	87	24.46	20.30	75
Applicable income tax + TE / Pretax net operating income + TE .....	25.91	22.09	75	27.16	22.50	82	27.05	21.64	77	24.47	22.51	63

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Real estate loans .....	6,502,759	5,543,978	5,905,386	5,433,634	5,712,277	17.29	58.06
Commercial and industrial loans .....	479,017	472,314	452,998	752,781	486,203	1.42	95.97
Loans to individuals .....	2,109	2,717	3,578	1,506	1,986	-22.38	106.36
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0		
Agricultural loans .....	0	0	0	0	0		
Other loans and leases .....	0	0	0	0	0		
Less: Unearned income .....	0	0	361	0	0		
Loans and leases, net of unearned income .....	6,983,885	6,019,009	6,361,601	6,187,921	6,200,466	16.03	60.20
Less: Allowance for loan and lease losses .....	50,583	69,897	62,688	74,675	61,708	-27.63	-2.84
Net loans and leases .....	6,933,302	5,949,112	6,298,913	6,113,246	6,138,758	16.54	60.96
Debt securities that reprice or mature in over 1 year .....	1,766,349	1,848,956	1,927,496	1,382,286	1,254,669	-4.47	197.17
Mutual funds and equity securities .....	3,587	3,923	2,580	5,288	2,795	-8.56	12.69
Subtotal .....	8,703,238	7,801,991	8,228,989	7,500,820	7,396,222	11.55	77.44
Interest-bearing bank balances .....	30,421	328,036	28,272	365,830	28,224	-90.73	204.30
Federal funds sold and reverse repos .....	0	0	0	0	0		
Debt securities that reprice or mature within 1 year .....	150,177	195,603	206,085	197,385	129,426	-23.22	77.22
Trading assets .....	0	0	0	0	0		
Total earning assets .....	8,883,836	8,325,630	8,463,346	8,064,035	7,553,872	6.70	77.69
Non-interest-bearing cash and due from depository institutions .....	78,730	59,187	42,677	57,118	47,315	33.02	79.34
Premises, fixed assets, and leases .....	101,781	75,450	97,321	75,974	72,967	34.90	153.93
Other real estate owned .....	0	0	0	0	0		-100.00
Investment in unconsolidated subsidiaries .....	0	0	0	0	0		
Intangible and other assets .....	679,045	603,739	617,100	598,063	513,129	12.47	153.58
Total assets .....	9,743,392	9,064,006	9,220,444	8,795,190	8,187,283	7.50	82.05
Quarterly average assets .....	9,758,247	9,013,901	9,388,927	8,917,427	7,786,044	8.26	84.20
Average loans and leases (YTD) .....	6,595,491	6,208,952	6,159,525	6,423,160	5,213,534	6.23	54.95
<b>Memoranda</b>							
Loans held-for-sale .....	0	0	0	4,146	0		
Loans not held-for-sale .....	6,983,885	6,019,009	6,361,601	6,183,775	6,200,466	16.03	60.20
Real estate loans secured by 1–4 family .....	2,923,277	2,248,984	2,488,752	2,363,737	2,558,262	29.98	38.18
Commercial real estate loans .....	3,579,482	3,294,993	3,386,634	3,069,897	3,154,015	8.63	79.11
Construction and land development .....	277,332	260,933	265,930	328,444	298,684	6.28	42.82
Multifamily .....	1,081,199	1,003,955	1,042,991	808,276	902,932	7.69	100.79
Nonfarm nonresidential .....	2,220,951	2,030,105	2,077,713	1,933,177	1,952,399	9.40	75.45
Real estate loans secured by farmland .....	0	0	0	0	0		
Total investment securities .....	1,920,113	2,048,482	2,136,161	1,584,959	1,386,890	-6.27	181.41
U.S. Treasury securities .....	57,175	35,318	34,880	20,876	35,280	61.89	187.21
US agency securities (excluding mortgage-backed securities) .....	51,278	39,408	44,870	9,673	27,107	30.12	30.12
Municipal securities .....	4,497	19,303	4,179	16,862	2,284	-76.70	-32.08
Mortgage-backed securities .....	1,719,589	1,885,551	1,939,223	1,458,113	1,245,638	-8.80	214.67
Asset-backed securities .....	0	0	0	4,670	4,605		-100.00
Other debt securities .....	83,987	64,979	110,429	69,477	69,181	29.25	42.75
Mutual funds and equity securities .....	3,587	3,923	2,580	5,288	2,795	-8.56	12.69
Available-for-sale securities .....	1,490,642	1,642,414	1,703,847	1,316,951	1,098,339	-9.24	118.47
U.S. Treasury securities .....	57,175	35,318	34,880	20,876	35,280	61.89	187.21
US agency securities (excluding mortgage-backed securities) .....	6,408	4,538	0	4,673	7,107	41.21	-83.74
Municipal securities .....	4,497	19,303	4,179	16,862	2,284	-76.70	-32.08
Mortgage-backed securities .....	1,338,575	1,518,276	1,554,359	1,200,393	979,882	-11.84	144.95
Asset-backed securities .....	0	0	0	4,670	4,605		-100.00
Other debt securities .....	83,987	64,979	110,429	69,477	69,181	29.25	42.75
Mutual funds and equity securities .....	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation) .....	-32,859	9,580	5,055	14,370	3,748		
Available-for-sale securities appreciation (depreciation) .....	-129,754	25,965	2,467	39,441	13,694		
Structured notes, fair value .....	43,425	55,655	47,266	60,127	45,071	-21.97	37.61
Pledged securities .....	909,078	814,341	884,249	1,042,679	698,039	11.63	296.04

## Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits .....	1,833,822	1,548,441	1,749,290	341,474	256,882	18.43	452.21
NOW, ATS and transaction accounts .....	0	0	0	0	0		
Time deposits less brokered deposits < \$250K .....	1,531,090	1,498,600	1,475,180	1,591,273	1,589,046	2.17	30.32
MMDA and other savings accounts .....	4,419,414	3,750,940	4,079,975	4,511,948	3,411,929	17.82	84.52
Other non-interest-bearing deposits .....	0	0	0	0	0		
Core deposits .....	7,784,326	6,797,981	7,304,445	6,444,695	5,257,857	14.51	99.50
Time deposits of \$250K or more .....	294,468	316,539	303,000	367,093	424,098	-6.97	129.41
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	0	0	0	0	0		-100.00
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	281,149	502,336	228,447	496,082	1,005,826	-44.03	5.42
Other borrowings w/remaining maturity over 1 year .....	131,969	240,384	142,048	296,329	377,365	-45.10	-70.36
Brokered deposits < \$250K .....	0	0	0	0	0		
Noncore funding .....	707,586	1,059,259	673,495	1,159,504	1,807,289	-33.20	-19.62
Trading liabilities .....	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities .....	6,984	6,963	6,973	6,953	23,831	0.30	-86.45
Other liabilities .....	170,022	166,588	156,279	172,579	115,609	2.06	175.47
Total liabilities .....	8,668,918	8,030,791	8,141,192	7,783,731	7,204,586	7.95	77.08
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	0	0	0	0	0		
Common surplus .....	217,622	68,337	115,190	68,038	0	218.45	
Retained earnings .....	710,730	720,536	669,639	655,477	553,057	-1.36	36.54
Accumulated other comprehensive income .....	-155,845	-43,267	-45,919	-69,625	-68,735		
Other equity capital components .....	-36,706	-39,033	-37,638	-39,908	-42,119		
Total holding company equity capital .....	735,801	706,573	701,272	613,982	442,203	4.14	61.23
Noncontrolling (minority) interest in subsidiaries .....	338,673	326,642	377,980	397,477	540,494	3.68	583,818.97
Total equity capital, including minority interest .....	1,074,474	1,033,215	1,079,252	1,011,459	982,697	3.99	135.41
Total liabilities and capital .....	9,743,392	9,064,006	9,220,444	8,795,190	8,187,283	7.50	82.05
<b>Memoranda</b>							
Non-interest-bearing deposits .....	1,833,822	1,548,441	1,749,290	1,387,768	994,555	18.43	174.73
Interest-bearing deposits .....	6,244,972	5,566,079	5,858,155	5,424,020	4,687,400	12.20	85.71
Total deposits .....	8,078,794	7,114,520	7,607,445	6,811,788	5,681,955	13.55	100.45
Long-term debt that reprices within 1 year .....	101,970	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	701,272	613,982	613,982	442,203	521,377		
Accounting restatements .....	7,532	0	0	0	0		
Net income .....	29,696	29,896	59,904	34,957	30,098		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	0	0	0	0	0		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	0	0	0		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	0	0	0	0	0		
Change in other comprehensive income .....	-109,927	26,358	23,706	-890	3,162		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	107,228	36,337	3,680	137,712	-112,434		
Holding company equity capital, ending balance .....	735,801	706,573	701,272	613,982	442,203		

## Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 2	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	66.74	49.64	84	61.16	47.38	83	64.05	47.29	86	61.78	48.33	82	69.77	52.67	87
Commercial and industrial loans .....	4.92	9.63	23	5.21	11.46	13	4.91	10.08	18	8.56	13.47	29	5.94	11.45	23
Loans to individuals .....	0.02	2.30	4	0.03	2.05	6	0.04	2.29	7	0.02	2.29	6	0.02	2.71	6
Loans to depository institutions and acceptances of other banks .....	0	0	46	0	0	45	0	0	46	0	0	45	0	0	44
Agricultural loans.....	0	0.42	15	0	0.40	17	0	0.46	16	0	0.43	17	0	0.53	17
Other loans and leases.....	0	1.33	17	0	1.35	19	0	1.08	20	0	1.39	21	0	1.08	22
Net loans and leases.....	71.16	66.25	61	65.63	65.71	43	68.31	64.16	62	69.51	69.27	45	74.98	72.36	58
Debt securities over 1 year.....	18.13	18.46	52	20.40	16.22	70	20.90	17.60	64	15.72	13.53	64	15.32	13.66	63
Mutual funds and equity securities .....	0.04	0.04	69	0.04	0.07	64	0.03	0.07	57	0.06	0.05	68	0.03	0.06	55
Subtotal .....	89.32	85.73	70	86.08	82.54	65	89.25	82.59	82	85.28	83.47	55	90.34	86.76	80
Interest-bearing bank balances .....	0.31	4.15	11	3.62	7.78	29	0.31	7.80	3	4.16	6.78	38	0.34	2.97	7
Federal funds sold and reverse repos .....	0	0.02	37	0	0.04	40	0	0.05	38	0	0.02	38	0	0.03	36
Debt securities 1 year or less .....	1.54	1.74	66	2.16	1.85	66	2.24	1.75	69	2.24	2.03	66	1.58	2.10	54
Trading assets .....	0	0.02	38	0	0.03	37	0	0.02	38	0	0.04	38	0	0.03	38
Total earning assets.....	91.18	92.75	22	91.85	93.19	27	91.79	93.39	21	91.69	92.98	29	92.26	92.39	51
Non-interest cash and due from depository institutions.....	0.81	1.08	32	0.65	1.04	25	0.46	0.87	17	0.65	1.07	25	0.58	1.14	18
Other real estate owned.....	0	0.02	17	0	0.02	16	0	0.02	19	0	0.03	13	0	0.04	10
All other assets.....	8.01	6.06	83	7.49	5.68	81	7.75	5.67	84	7.66	5.87	79	7.16	6.41	61
<b>Memoranda</b>															
Short-term investments .....	1.85	6.78	21	5.78	10.40	30	2.54	10.52	11	6.40	9.38	35	1.93	5.36	19
U.S. Treasury securities.....	0.59	1.22	56	0.39	0.30	76	0.38	0.69	63	0.24	0.19	80	0.43	0.29	78
US agency securities (excluding mortgage-backed securities) .....	0.53	1.76	39	0.43	1.61	34	0.49	1.83	37	0.11	1.28	22	0.33	1.25	40
Municipal securities .....	0.05	3.64	14	0.21	3.34	21	0.05	3.67	15	0.19	2.96	23	0.03	2.58	10
Mortgage-backed securities .....	17.65	10.22	81	20.80	9.74	90	21.03	10.07	89	16.58	8.52	87	15.21	9.38	82
Asset-backed securities .....	0	0.37	31	0	0.45	31	0	0.43	30	0.05	0.35	69	0.06	0.30	72
Other debt securities .....	0.86	0.73	65	0.72	0.62	66	1.20	0.67	75	0.79	0.60	68	0.84	0.53	72
Loans held-for-sale.....	0	0.18	12	0	0.34	8	0	0.28	9	0.05	0.58	23	0	0.39	8
Loans held for investment .....	71.68	66.49	62	66.41	65.68	44	68.99	64.47	64	70.31	69.07	49	75.73	72.01	64
Real estate loans secured by 1–4 family .....	30	14.25	89	24.81	13.58	85	26.99	13.45	88	26.88	14.47	84	31.25	16.02	87
Revolving .....	1.10	1.64	42	1.14	1.66	43	1.09	1.60	41	1.33	1.79	45	1.71	2.24	48
Closed-end, secured by first liens .....	28.28	12.16	91	22.91	11.38	87	25.23	11.44	90	24.60	12.11	85	28.28	13.07	89
Closed-end, secured by junior liens .....	0.62	0.24	88	0.76	0.22	93	0.67	0.22	92	0.95	0.27	94	1.26	0.37	94
Commercial real estate loans .....	36.74	31.85	63	36.35	30.82	71	36.73	30.90	68	34.90	30.65	66	38.52	33.26	68
Construction and land development .....	2.85	4.79	29	2.88	4.24	34	2.88	4.37	35	3.73	4.32	45	3.65	5	36
Multifamily.....	11.10	4.44	89	11.08	5.19	85	11.31	4.79	87	9.19	5.03	83	11.03	4.76	86
Nonfarm nonresidential .....	22.79	21.21	61	22.40	19.97	63	22.53	20.52	63	21.98	19.97	60	23.85	21.85	61
Real estate loans secured by farmland.....	0	1.01	10	0	0.81	11	0	0.95	10	0	0.85	11	0	0.95	11

## Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 2	Pct												
	93.11	74.98	92	92.11	71.52	94	92.83	73.64	93	87.81	69.38	88	92.13	72.74	91
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	93.11	74.98	92	92.11	71.52	94	92.83	73.64	93	87.81	69.38	88	92.13	72.74	91
Real estate loans secured by 1–4 family.....	41.86	21.62	89	37.36	20.62	85	39.12	20.95	89	38.20	20.91	85	41.26	22.29	87
Revolving .....	1.53	2.52	38	1.71	2.56	45	1.58	2.54	40	1.88	2.61	45	2.25	3.13	46
Closed-end.....	40.33	18.84	92	35.66	17.71	89	37.54	18.13	91	36.32	17.94	87	39.01	18.71	90
Commercial real estate loans .....	51.25	48.51	59	54.74	46.80	75	53.24	48.47	67	49.61	44.23	70	50.87	46.16	63
Construction and land development.....	3.97	7.34	23	4.34	6.48	31	4.18	6.90	26	5.31	6.26	44	4.82	6.97	35
1–4 family.....	0.60	1.56	28	0.57	1.22	34	0.06	1.50	12	1.02	1.14	56	1.23	1.47	56
Other .....	3.37	5.58	29	3.76	5.06	37	4.12	5.34	39	4.29	4.94	44	3.59	5.34	33
Multifamily.....	15.48	6.49	89	16.68	7.60	86	16.40	7.23	88	13.06	7.01	84	14.56	6.42	87
Nonfarm nonresidential .....	31.80	32.28	48	33.73	30.55	60	32.66	32.22	54	31.24	29.04	56	31.49	30.59	55
Owner-occupied.....	7.68	11.52	25	7.63	10.50	28	7.08	11.23	23	7.24	10	29	7.87	10.68	29
Other.....	24.12	20.26	70	26.10	19.68	78	25.58	20.58	73	24	18.53	76	23.61	19.36	74
Real estate loans secured by farmland.....	0	1.64	10	0	1.31	11	0	1.57	10	0	1.30	11	0	1.38	11
Loans to depository institutions and acceptances of other banks.....	0	0	46	0	0	45	0	0	46	0	0	45	0	0	44
Commercial and industrial loans .....	6.86	14.66	18	7.85	17.90	12	7.12	15.94	14	12.17	19.85	27	7.84	16.16	17
Loans to individuals .....	0.03	3.83	4	0.05	3.38	6	0.06	3.85	6	0.02	3.53	5	0.03	4	6
Credit card loans.....	0.01	0.03	69	0.03	0.03	76	0.04	0.03	76	0	0.03	66	0	0.04	32
Agricultural loans.....	0	0.68	15	0	0.67	17	0	0.79	16	0	0.69	17	0	0.78	17
Other loans and leases.....	0	2.08	17	0	2.11	19	0	1.70	20	0	2.07	21	0	1.48	22
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	668.34	493.91	85	619.31	466.69	84	650.56	473.67	88	632.22	473.75	85	742.42	493.53	93
Real estate loans secured by 1–4 family.....	300.45	142.35	89	251.23	134.41	85	274.17	134.51	88	275.03	142.34	86	332.49	151.03	89
Revolving .....	10.98	16.44	43	11.49	16.52	45	11.06	16.12	42	13.56	17.81	47	18.15	21.25	53
Closed-end.....	289.47	124.44	90	239.74	115.32	86	263.11	116.85	90	261.46	122.21	88	314.35	127.10	92
Commercial real estate loans .....	367.89	318.29	65	368.08	302.67	74	373.08	311.38	70	357.19	302.08	70	409.92	311.74	78
Construction and land development.....	28.50	47.67	26	29.15	41.97	32	29.30	44.02	30	38.22	42.85	48	38.82	46.63	46
1–4 family.....	4.29	10.11	30	3.86	7.74	35	0.42	9.60	13	7.31	7.52	58	9.92	9.52	59
Other .....	24.22	36.15	35	25.29	33.01	40	28.88	34.06	44	30.90	33.94	48	28.90	35.90	42
Multifamily.....	111.12	43.06	89	112.15	49.96	85	114.90	46.60	87	94.05	48.67	85	117.35	44.76	88
Nonfarm nonresidential .....	228.26	212.09	56	226.78	197.97	64	228.89	207.28	62	224.93	198.42	62	253.75	206.64	73
Owner-occupied.....	55.16	75.36	34	51.31	67.49	33	49.63	71.93	30	52.12	67.98	36	63.45	71.54	42
Other .....	173.11	132.40	72	175.47	126.96	79	179.26	131.36	76	172.82	125.78	80	190.30	130.65	81
Real estate loans secured by farmland.....	0	10.18	10	0	8.06	11	0	9.66	10	0	8.35	11	0	8.66	11
Loans to depository institutions and acceptances of other banks.....	0	0.01	46	0	0.02	45	0	0.01	46	0	0.03	45	0	0.01	44
Commercial and industrial loans .....	49.23	95.16	22	52.76	114.08	15	49.90	100.58	20	87.59	133.93	32	63.19	106.70	31
Loans to individuals .....	0.22	23.03	4	0.30	20.19	7	0.39	23.11	7	0.18	22.15	6	0.26	24.83	6
Credit card loans.....	0.07	0.20	69	0.18	0.17	75	0.29	0.19	77	0	0.20	67	0	0.24	32
Agricultural loans.....	0	4.05	15	0	3.83	17	0	4.60	16	0	4.17	17	0	4.86	17
Other loans and leases.....	0	13.07	17	0	13.49	19	0	10.71	20	0	13.62	21	0	10.25	22
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	44.32	36.48	74	47.81	36.08	82	46.81	36.98	79	42.99	34	76	43.49	35.38	75
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	318.13	238.56	76	321.47	233.35	80	328.07	236.77	81	309.53	232.08	78	350.48	239.13	84
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	373.29	320.62	66	372.78	304.90	73	377.69	313.58	73	361.64	304.52	72	413.93	315.15	77

## Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Short-term investments .....	1.85	6.78	21	5.78	10.40	30	2.54	10.52	11	6.40	9.38	35	1.93	5.36	19
Liquid assets .....	19.88	20.37	52	25.90	22.17	68	22.67	23.21	51	21.73	19.32	61	16.90	16.28	61
Investment securities .....	19.71	21.42	51	22.60	18.87	69	23.17	20.27	66	18.02	16.07	62	16.94	16.41	56
Net loans and leases .....	71.16	66.25	61	65.63	65.71	43	68.31	64.16	62	69.51	69.27	45	74.98	72.36	58
Net loans, leases and standby letters of credit .....	71.17	66.71	58	65.65	66.09	40	68.33	64.54	60	69.53	69.67	43	75.02	72.78	57
Core deposits .....	79.89	80.55	38	75	78.86	22	79.22	80.58	32	73.28	76.49	29	64.22	71.61	21
Noncore funding .....	7.26	7.81	54	11.69	8.06	74	7.30	6.64	64	13.18	10.29	66	22.07	14.61	80
Time deposits of \$250K or more .....	3.02	2.48	67	3.49	3.01	65	3.29	2.59	73	4.17	3.37	67	5.18	4.33	69
Foreign deposits .....	0	0	49	0	0	48	0	0	49	0	0	48	0	0	48
Federal funds purchased and repos .....	0	0.61	24	0	0.55	23	0	0.55	23	0	0.62	23	0	0.77	17
Secured federal funds purchased .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	48
Net federal funds purchased (sold) .....	0	0.61	31	0	0.53	30	0	0.50	31	0	0.59	32	0	0.75	25
Commercial paper .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less .....	2.89	1.38	77	5.54	0.67	94	2.48	0.41	90	5.64	1.06	90	12.29	2.75	94
Earning assets that reprice within 1 year .....	10.60	28.55	7	17.33	31.76	10	12.02	30.91	7	17.16	31.93	8	15.12	33.16	8
Interest-bearing liabilities that reprice within 1 year .....	12.31	12.94	69	15.05	13.65	72	12.08	13.48	69	17.11	14.04	75	15.78	18.54	56
Long-term debt that reprices within 1 year .....	1.05	0.03	97	0	0.05	41	0	0.02	43	0	0.10	38	0	0.15	37
Net assets that reprice within 1 year .....	-2.76	14.89	16	2.28	17.40	17	-0.06	16.92	16	0.04	17.03	17	-0.66	13.71	20
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	6.06	0.79	69	6.87	-3.20	80	5.34	-5.41	81	7.95	0.77	72	22.30	10.70	85
Net short-term noncore funding dependence .....	3.33	-1.34	66	2.83	-6.28	78	1.81	-7.77	82	3.21	-3.25	69	14.92	5.88	85
Short-term investment / Short-term noncore funding .....	38.40	242.91	29	70.32	323.58	24	61.13	419.20	15	70.07	230.45	35	12.50	78.10	14
Liquid assets - short-term noncore funding / Nonliquid assets .....	18.79	19.73	52	23.86	22.52	54	23.93	25.37	50	16.09	16.27	51	1.80	6.90	40
Net loans and leases / Total deposits .....	85.82	78.38	62	83.62	78.71	60	82.80	75.87	64	89.75	84.20	63	108.04	90.96	90
Net loans and leases / Core deposits .....	89.07	82.99	60	87.51	83.94	60	86.23	80.18	64	94.86	91.10	58	116.75	102.55	78
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	-3.56	-6.07	49	1.16	0.50	75	0.60	-0.07	82	1.83	0.88	78	0.53	0.36	73
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-14.07	-15.38	47	3.15	2.10	69	0.29	0.24	56	5.03	3.63	71	1.93	1.28	72
Structured notes appreciation (depreciation) / Tier 1 capital .....	-0.46	-0.33	25	0.18	-0.01	92	0.06	-0.05	93	0.14	0.03	86	0.01	-0.02	78
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	22.18	12.98	69	19.63	5.71	85	20.12	9.13	76	16.58	5.36	84	20.60	7.25	83
Available-for-sale securities .....	77.63	86.14	31	80.18	92.95	16	79.76	89.63	25	83.09	93.39	16	79.19	91.33	17
U.S. Treasury securities .....	2.98	5.86	54	1.72	1.65	73	1.63	3.49	61	1.32	1.22	77	2.54	2.07	78
US agency securities (excluding mortgage-backed securities) .....	2.67	8.87	37	1.92	9.81	30	2.10	9.21	32	0.61	8.39	19	1.95	8.16	36
Municipal securities .....	0.23	16.68	12	0.94	17.74	20	0.20	17.78	13	1.06	18.61	20	0.16	15.40	10
Mortgage-backed securities .....	89.56	50.97	94	92.05	54.62	95	90.78	52.46	92	54.48	93	89.82	57.07	93	
Asset-backed securities .....	0	2.15	31	0	2.44	31	0	2.22	30	0.29	1.97	68	0.33	1.70	72
Other debt securities .....	4.37	4.17	60	3.17	3.80	62	5.17	3.93	69	4.38	4.34	65	4.99	3.73	68
Mutual funds and equity securities .....	0.19	0.33	64	0.19	0.51	60	0.12	0.41	55	0.33	0.44	67	0.20	0.49	55
Debt securities 1 year or less .....	7.82	9.43	60	9.55	11.27	57	9.65	10.21	62	12.45	13.69	58	9.33	13.55	49
Debt securities 1 to 5 years .....	16.86	21.10	43	17.48	18.32	53	16.25	17.78	51	19.68	20.49	53	17.57	23.43	40
Debt securities over 5 years .....	75.13	66.13	59	72.78	66.71	51	73.98	68.22	50	67.54	61.87	51	72.90	58.63	69
Pledged securities .....	47.35	37.58	67	39.75	38.80	53	41.39	36.33	59	65.79	44.55	72	50.33	43.76	58
Structured notes, fair value .....	2.26	0.35	92	2.72	0.22	94	2.21	0.31	92	3.79	0.03	97	3.25	0.09	95
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	-65.51	-31.32	16	62.13	42.70	65	-58.39	30.57	4	257.26	136.94	78	37.52	32.84	65
Investment securities .....	-6.27	20.20	13	40.64	30.46	64	34.78	36.78	50	14.28	16.36	49	6.94	4.80	60
Core deposits .....	14.51	9.16	74	9.73	14.37	26	13.34	15.13	44	22.57	23.17	54	26.33	9.96	88
Noncore funding .....	-33.20	5.63	15	-30.80	-28.42	43	-41.92	-20.94	19	-35.84	-12.78	20	22.78	4.16	78

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec) .....	1,593,385	1,072,652	1,203,026	1,146,351	1,186,159
Commit: Secured commercial real estate loans .....	597,036	269,414	336,295	302,797	396,393
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....	20,086	4,662	13,710	529	0
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	1,139	1,588	1,500	1,613	3,329
Commercial and similar letters of credit .....	13,215	12,142	11,444	9,393	8,371
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	0	0	0	0	0
Written options contracts (interest rate) .....	0	0	0	0	0
Purchased options contracts (interest rate) .....	0	0	0	0	0
Interest rate swaps .....	620,687	751,743	555,755	783,402	763,756
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

	BHC	Peer # 2	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....	16.35	18.03	41	11.83	16.36	23	13.05	16.95	24	13.03	16.09	33	14.49	16.97	34
Standby letters of credit .....	0.01	0.30	7	0.02	0.31	9	0.02	0.31	7	0.02	0.31	8	0.04	0.36	11
Commercial and similar letters of credit .....	0.14	0.01	95	0.13	0.01	94	0.12	0.01	92	0.11	0.01	93	0.10	0.01	92
Securities lent .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.01	45	0	0	45	0	0	46	0	0	46	0	0	47
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	47	0	0	47	0	0	48	0	0	47	0	0	48
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	46	0	0.01	46	0	0.01	46	0	0.02	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	46	0	0	46	0	0	46	0	0	46	0	0	47
Derivative contracts .....	6.37	3.64	76	8.29	3.98	76	6.03	3.32	77	8.91	3.72	78	9.33	2.95	84
Interest rate contracts .....	6.37	3.63	76	8.29	3.87	76	6.03	3.25	77	8.91	3.62	78	9.33	2.87	84
Interest rate futures and forward contracts .....	0	0.05	35	0	0.14	38	0	0.07	40	0	0.20	38	0	0.08	39
Written options contracts (interest rate) .....	0	0.10	34	0	0.16	36	0	0.10	38	0	0.24	37	0	0.13	36
Purchased options contracts (interest rate) .....	0	0.02	44	0	0.01	45	0	0.01	46	0	0.03	44	0	0.02	45
Interest rate swaps .....	6.37	3.18	78	8.29	3.09	79	6.03	2.61	80	8.91	2.58	83	9.33	2.19	85
Foreign exchange contracts .....	0	0	48	0	0	47	0	0	48	0	0	47	0	0	47
Futures and forward foreign exchange contracts .....	0	0	48	0	0	47	0	0	48	0	0	47	0	0	47
Written options contracts (foreign exchange) .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	48
Purchased options contracts (foreign exchange) .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	48
Foreign exchange rate swaps .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts .....	0	0	49	0	0	48	0	0	49	0	0	48	0	0	48
Commodity and other futures and forward contracts .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other) .....	0	0	49	0	0	48	0	0	49	0	0	49	0	0	48
Purchased options contracts (commodity and other) .....	0	0	49	0	0	48	0	0	49	0	0	49	0	0	48
Commodity and other swaps .....	0	0	50	0	0	50	0	0	49	0	0	49	0	0	49
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....	24.16	28.85	34	17.28	25.18	21	19.53	27.65	19	17.85	24.20	25	22.75	24.81	41

## Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	620,687	751,743	555,755	783,402	763,756
Interest rate contracts .....	620,687	751,743	555,755	783,402	763,756
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	0	0	0	0	0
Written options .....	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Purchased options .....	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps .....	620,687	751,743	555,755	783,402	763,756
Held for trading.....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	620,687	751,743	555,755	783,402	763,756
Interest rate contracts .....	620,687	751,743	555,755	783,402	763,756
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	620,687	751,743	555,755	783,401	673,757
One year or less .....	90,000	75,000	50,000	40,000	0
Over 1 year to 5 years .....	223,764	357,865	177,250	399,708	269,818
Over 5 years .....	306,923	318,878	328,505	343,693	403,939
Gross negative fair value (absolute value) .....	8,668	28,156	17,317	42,384	17,512
Gross positive fair value.....	7,116	12,551	9,442	19,425	5,851
Held for trading.....	0	0	0	0	0
Non-traded.....	7,116	12,551	9,442	19,425	5,851
Current credit exposure on risk-based capital derivative contracts .....	7,116	12,551	9,442	19,425	5,851
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 2	Pct												
	100	99.98	54	100	99.88	57	100	99.27	56	100	99.50	58	100	99.57	60
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	0	0	46	0	0.11	44	0	0.15	44	0	0.19	43	0	0.14	42
Foreign exchange contracts .....	0	0	48	0	0	47	0	0	48	0	0	47	0	0.07	45
Equity, commodity, and other contracts .....	0	5.58	15	0	10.53	15	0	7.01	17	0	15.03	15	0	14.06	16
Futures and forwards .....	0	6.06	15	0	7.49	15	0	5.82	16	0	10.24	13	0	11.73	13
Written options .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	48
Exchange-traded .....	0	6.06	15	0	7.49	15	0	5.82	16	0	10.24	13	0	10.84	13
Over-the-counter .....	0	1.56	37	0	1.26	36	0	1.88	37	0	2.13	33	0	2.45	35
Purchased options .....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49
Exchange-traded .....	0	1.50	38	0	1.26	36	0	1.88	37	0	2.13	33	0	2.28	36
Over-the-counter .....	100	77.74	89	100	78.96	89	100	82.75	88	100	71.83	91	100	64.61	90
Swaps .....	0	17.85	31	0	22.18	34	0	24.39	32	0	16.03	34	0	15.01	35
Held for trading .....	0	18.32	31	0	20.79	34	0	16.71	32	0	16.37	34	0	16.17	35
Interest rate contracts .....	0	0	48	0	0	47	0	0	47	0	0	47	0	0.11	46
Foreign exchange contracts .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	48
Non-traded .....	100	82.15	68	100	77.82	65	100	75.61	67	100	83.97	65	100	84.99	64
Interest rate contracts .....	100	73.81	70	100	77.64	69	100	74.23	71	100	83.02	69	100	84.69	69
Foreign exchange contracts .....	0	0	47	0	0	46	0	0	46	0	0	45	0	0.01	44
Equity, commodity, and other contracts .....	0	0	49	0	0	48	0	0	49	0	0	48	0	0.01	47
Derivative contracts (excluding futures and forex 14 days or less) .....	100	87.10	77	100	82.49	82	100	85.18	76	100	79.60	75	88.22	80.07	47
One year or less .....	14.50	9.05	79	9.98	12.18	62	9	11.52	59	5.11	15.52	50	0	15.20	15
Over 1 year to 5 years .....	36.05	25.77	62	47.60	21.55	78	31.89	26.87	55	51.02	19.75	88	35.33	22.92	69
Over 5 years .....	49.45	42.53	58	42.42	38.27	50	59.11	38.91	70	43.87	32.47	58	52.89	34.12	67
Gross negative fair value (absolute value) .....	1.40	1.38	48	3.75	1.91	85	3.12	1.54	88	5.41	2.84	84	2.29	1.30	80
Gross positive fair value .....	1.15	2.59	17	1.67	1.55	58	1.70	1.36	68	2.48	2.25	58	0.77	1.14	41
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.01	0.01	76	0.03	0.01	86	0.02	0	85	0.05	0.01	87	0.02	0	88
Gross positive fair value (X) .....	0.01	0.01	68	0.02	0.01	81	0.01	0	81	0.02	0.01	83	0.01	0	83
Held for trading (X) .....	0	0	42	0	0	44	0	0	43	0	0	44	0	0	44
Non-traded (X) .....	0.01	0.01	77	0.02	0	88	0.01	0	88	0.02	0	91	0.01	0	88
Current credit exposure (X) .....	0.01	0.01	59	0.02	0.01	74	0.01	0.01	71	0.02	0.02	72	0.01	0.01	67
Credit losses on derivative contracts .....	0	0	49	0	0	50	0	0	50	0	0	48	0	0	50
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
90+ days past due .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.10	0.17	57	0.21	0.16	71	0.15	0.12	69	0.34	0.27	69	0.10	0.10	65

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	62,688	74,675	74,675	61,708	62,342
Gross losses .....	181	2,855	3,559	6,172	5,354
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	401	1,119	1,524	691	496
Net losses .....	-220	1,736	2,035	5,481	4,858
Provision for loan and lease losses .....	3,488	-3,042	-9,952	18,448	4,224
Adjustments .....	-15,813	0	0	0	0
Ending balance .....	50,583	69,897	62,688	74,675	61,708
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	0

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	0.07	0.05	62	-0.07	-0.03	38	-0.11	-0.01	22	0.21	0.38	25	0.06	0.12	35
Provision for loan and lease losses / Average loans and leases .....	0.11	0.08	62	-0.10	-0.04	39	-0.16	-0.01	21	0.29	0.53	19	0.08	0.16	32
Provision for loan and lease losses / Net loan and lease losses .....	-1,585.45	146.89	6	-175.23	62.34	31	-489.04	147.24	14	336.58	672.96	38	86.95	142.73	31
Allowance for loan and lease losses / Total loans and leases not held for sale .....	0.72	1.20	7	1.16	1.32	36	0.99	1.26	19	1.21	1.35	41	1	0.94	63
Allowance for loan and lease losses / Total loans and leases .....	0.72	1.19	7	1.16	1.31	36	0.99	1.25	20	1.21	1.33	43	1	0.93	63
Allowance for loan and lease losses / Net loans and leases losses (X) .....	64.16			20.13	49.92	51	30.80	31.39	69	13.62	25.33	44	12.70	17.18	61
Allowance for loan and lease losses / Nonaccrual assets .....	808.42	610.64	78	1,620.24	417.11	92	1,592.28	459.08	91	915.58	336.78	89	836.72	315.75	86
ALLL / 90+ days past due + nonaccrual loans and leases .....	808.42	518.93	81	1,620.24	376.57	93	1,592.28	461.06	90	915.58	293.46	91	836.72	283.41	87
Gross loan and lease losses / Average loans and leases .....	0.01	0.08	13	0.09	0.10	59	0.06	0.12	36	0.10	0.16	40	0.10	0.16	40
Recoveries / Average loans and leases .....	0.01	0.05	24	0.04	0.05	54	0.02	0.05	37	0.01	0.04	20	0.01	0.05	18
Net losses / Average loans and leases .....	-0.01	0.03	24	0.06	0.05	63	0.03	0.06	47	0.09	0.11	52	0.09	0.11	52
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	49	0	0	48	0	0	48	0	0	48	0	0	49
Recoveries / Prior year-end losses .....	11.27	39.01	28	18.13	20.17	55	24.69	43.82	37	12.91	42.12	17	15.40	41.80	22
Earnings coverage of net loan and lease losses (X) .....	-281.64	22.04	8	35.99	-10.45	66	57.11	-14.44	73	17.28	33.55	41	15.50	22.46	47
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	-0.01	0	35	0.01	0.01	66	0.01	0.02	59	0.03	0.04	59	0.02	0.02	61
Real estate loans secured by 1–4 family .....	-0.02	-0.01	30	0.05	-0.01	92	0.04	-0.01	88	0.07	0.01	91	0.05	0.02	76
Revolving .....	0.05	-0.03	90	0	-0.01	61	0.14	-0.01	95	0.05	0	84	0	0.02	27
Closed-end .....	-0.02	-0.01	24	0.05	0	91	0.03	-0.01	88	0.07	0.01	88	0.05	0.02	80
Commercial real estate loans .....	0	0	61	-0.02	0.02	12	-0.01	0.03	17	0	0.05	29	0	0.02	52
Construction and land development .....	0	-0.01	62	0	-0.01	63	0	-0.01	61	0	0	34	0	-0.02	41
1–4 family .....	0	0	50	0	0	55	0	0	54	0	0	50	0	0	54
Other .....	0	-0.01	62	0	-0.01	61	0	-0.01	59	0	-0.01	31	0	-0.02	37
Multifamily .....	0	0	53	0.06	0	95	0.01	0	93	0	0	51	0	0	56
Nonfarm nonresidential .....	0	0	59	-0.07	0.03	4	-0.03	0.04	9	0	0.07	25	0	0.03	50
Owner-occupied .....	0	0	59	0.02	0	86	0.01	0.01	82	0	0.01	24	0	0.01	26
Other .....	0	0	58	-0.08	0.02	2	-0.04	0.03	4	0	0.04	23	0.01	0.01	67
Real estate loans secured by farmland .....		0			0			0.01				0.01			0.01
Commercial and industrial loans .....	0	0.04	51	0.67	0.10	90	0.34	0.15	77	0.50	0.20	84	0.74	0.27	87
Loans to individuals .....	0.95	0.74	76	0.15	0.47	39	0.22	0.43	47	0.27	0.66	36	0.10	0.74	13
Credit card loans .....	2.13	0.77	88	0	0.94	21	0	0.87	18	0	1.71	15		1.89	
Agricultural loans .....		-0.01			0			0			0.01			0.02	
Loans to foreign governments and institutions .....		0			0.23			0.24			0.44			0.14	

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019						
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases .....		12,525		8,547		6,765		24,868		13,265					
90+ days past due loans and leases .....		0		0		0		0		0					
Nonaccrual loans and leases .....		6,257		4,314		3,937		8,156		7,375					
Total past due and nonaccrual loans and leases .....		18,782		12,861		10,702		33,024		20,640					
Restructured 30–89 days past due .....		30		409		36		11,881		1,015					
Restructured 90+ days past due .....		0		0		0		0		0					
Restructured nonaccrual .....		0		0		383		91		0					
Total restructured loans and leases .....		30		409		419		11,972		1,015					
30–89 days past due loans held for sale .....		0		0		0		0		0					
90+ days past due loans held for sale .....		0		0		0		0		0					
Nonaccrual loans held for sale .....		0		0		0		0		0					
Total past due and nonaccrual loans held for sale .....		0		0		0		0		0					
Restructured loans and leases in compliance .....		22,183		41,153		23,446		44,600		21,713					
Other real estate owned .....		0		0		0		0		0					
<b>Other Assets</b>															
30–89 days past due .....		0		0		0		0		0					
90+ days past due .....		0		0		0		0		0					
Nonaccrual .....		0		0		0		0		0					
Total other assets past due and nonaccrual .....		0		0		0		0		0					
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases .....	0.18	0.18	60	0.14	0.18	52	0.11	0.21	33	0.40	0.26	75	0.21	0.31	40
90+ days past due loans and leases .....	0	0.02	19	0	0.03	20	0	0.02	17	0	0.04	17	0	0.03	15
Nonaccrual loans and leases .....	0.09	0.37	13	0.07	0.52	8	0.06	0.44	7	0.13	0.60	11	0.12	0.48	14
90+ days past due and nonaccrual loans and leases .....	0.09	0.42	13	0.07	0.58	8	0.06	0.48	6	0.13	0.67	8	0.12	0.54	14
30–89 days past due restructured .....	0	0	69	0.01	0	89	0	0	64	0.19	0	98	0.02	0	86
90+ days past due restructured .....	0	0	44	0	0	45	0	0	44	0	0	45	0	0	45
Nonaccrual restructured .....	0	0.07	10	0	0.09	8	0.01	0.08	24	0	0.09	16	0	0.07	8
30–89 days past due loans held for sale .....	0	0	48	0	0	49	0	0	49	0	0	47	0	0	47
90+ days past due loans held for sale .....	0	0	49	0	0	48	0	0	48	0	0	48	0	0	48
Nonaccrual loans held for sale .....	0	0	47	0	0	47	0	0	48	0	0	46	0	0	48
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.18	0.18	60	0.14	0.18	52	0.11	0.21	33	0.40	0.26	75	0.21	0.31	40
90+ days past due assets .....	0	0.03	19	0	0.03	20	0	0.02	17	0	0.04	17	0	0.03	15
Nonaccrual assets .....	0.09	0.37	13	0.07	0.53	8	0.06	0.44	7	0.13	0.60	11	0.12	0.48	14
30+ days past due and nonaccrual assets .....	0.27	0.63	21	0.21	0.79	11	0.17	0.71	7	0.53	0.95	27	0.33	0.87	14
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.06	0.28	15	0.05	0.39	8	0.04	0.31	8	0.09	0.47	11	0.09	0.39	16
90+ days past due and nonaccrual assets + other real estate owned .....	0.06	0.31	12	0.05	0.43	7	0.04	0.34	7	0.09	0.52	8	0.09	0.45	13
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets .....	0.29	0.38	43	0.51	0.54	53	0.30	0.45	36	0.73	0.63	64	0.37	0.56	32
Allowance for loan and lease losses .....	56.28	52.62	59	65.63	65.65	57	43.74	59.86	40	86.56	72.10	68	48.78	92.08	28
Equity capital + allowance for loan and lease losses .....	3.62	4	49	5.91	4.89	67	3.59	4.10	47	9.39	5.64	81	5.97	4.77	69
Tier 1 capital + allowance for loan and lease losses .....	2.93	3.85	42	5.12	5.37	52	3.02	4.51	33	7.52	6.21	67	3.91	5.30	38
Loans and leases + other real estate owned .....	0.41	0.59	37	0.76	0.83	56	0.43	0.70	31	1.04	0.92	65	0.49	0.78	29

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 2	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.19	0.14	70	0.12	0.16	50	0.11	0.18	47	0.40	0.25	76	0.21	0.28	47
	90+ days past due .....		0	0.02	27	0	0.03	26	0	0.02	27	0	0.04	25	0	0.03	24
	Nonaccrual.....		0.09	0.36	15	0.07	0.55	7	0.05	0.43	7	0.10	0.63	8	0.06	0.45	9
Commercial and industrial	30–89 days past due .....		0.10	0.19	49	0.43	0.10	90	0.01	0.19	16	0.44	0.15	88	0.22	0.22	60
	90+ days past due .....		0	0.01	32	0	0.01	34	0	0.02	29	0	0.02	31	0	0.02	30
	Nonaccrual.....		0.14	0.40	43	0.08	0.58	24	0.17	0.53	38	0.39	0.61	47	0.82	0.74	67
Individuals	30–89 days past due .....		0.85	0.39	84	0	0.31	9	0.11	0.53	25	0.27	0.52	41	0.15	0.60	25
	90+ days past due .....		0	0.02	31	0	0.01	34	0	0.02	30	0	0.02	30	0	0.02	31
	Nonaccrual.....		0	0.12	17	0	0.12	17	0	0.14	15	0	0.14	16	0	0.12	16
Depository institution loans	30–89 days past due .....		0			0			0			0			0		0
	90+ days past due .....		0			0			0			0			0		0
	Nonaccrual.....		0			0			0			0			0		0
Agricultural	30–89 days past due .....		0.06			0.07			0.06			0.07			0.10		
	90+ days past due .....		0			0			0			0			0		
	Nonaccrual.....		0.17			0.27			0.18			0.57			0.80		
Foreign governments	30–89 days past due .....		0						0								
	90+ days past due .....		0						0								
	Nonaccrual.....		0						0								
Other loans and leases	30–89 days past due .....		0.30			0.30			0.31			0.67			0.28		
	90+ days past due .....		0.01			0.01			0.01			0			0		
	Nonaccrual.....		0.06			0.21			0.07			0.10			0.04		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 2	Pct												
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.24	0.28	56	0.12	0.25	37	0.18	0.37	34	0.27	0.46	41	0.43	0.53	52
	90+ days past due .....	0	0.04	29	0	0.04	28	0	0.04	29	0	0.06	28	0	0.05	28
	Nonaccrual .....	0.11	0.45	15	0.07	0.59	9	0.06	0.48	10	0.17	0.67	10	0.12	0.55	12
Revolving	30–89 days past due .....	0.15	0.23	51	0	0.19	15	0.01	0.19	27	0.10	0.25	43	0.13	0.36	31
	90+ days past due .....	0	0.01	39	0	0.01	40	0	0.01	41	0	0.01	41	0	0.01	37
	Nonaccrual .....	0.03	0.37	20	0.12	0.44	32	0.04	0.37	23	0.14	0.46	32	0	0.34	11
Closed-end	30–89 days past due .....	0.24	0.28	57	0.12	0.23	40	0.19	0.40	34	0.28	0.48	41	0.45	0.56	52
	90+ days past due .....	0	0.04	32	0	0.04	30	0	0.04	31	0	0.06	29	0	0.05	29
	Nonaccrual .....	0.11	0.46	20	0.06	0.61	10	0.07	0.49	11	0.17	0.69	9	0.13	0.57	14
Junior lien	30–89 days past due .....	0.01	0.01	71	0	0.01	58	0	0.01	50	0	0.01	42	0.01	0.02	58
	90+ days past due .....	0	0	45	0	0	46	0	0	44	0	0	44	0	0	41
	Nonaccrual .....	0	0.02	43	0	0.02	41	0	0.02	37	0.01	0.03	44	0	0.03	34
Commercial real estate	30–89 days past due .....	0.14	0.08	79	0.12	0.11	64	0.06	0.08	59	0.49	0.14	87	0.04	0.15	28
	90+ days past due .....	0	0.01	39	0	0.01	39	0	0.01	39	0	0.02	35	0	0.02	34
	Nonaccrual .....	0.07	0.28	29	0.07	0.49	22	0.05	0.37	17	0.04	0.57	14	0.01	0.34	11
Construction and development	30–89 days past due .....	0	0.06	28	0	0.10	31	0	0.09	27	0.17	0.16	72	0	0.20	22
	90+ days past due .....	0	0	46	0	0	45	0	0	45	0	0.01	43	0	0.01	43
	Nonaccrual .....	0	0.06	26	0	0.14	24	0	0.08	25	0	0.21	21	0	0.18	21
1–4 family	30–89 days past due .....	0	0.02	39	0	0.01	41	0	0.03	39	0.17	0.03	89	0	0.05	33
	90+ days past due .....	0	0	48	0	0	48	0	0	47	0	0	46	0	0	47
	Nonaccrual .....	0	0	44	0	0.01	42	0	0	44	0	0.01	42	0	0.01	40
Other	30–89 days past due .....	0	0.03	31	0	0.07	33	0	0.04	30	0	0.09	30	0	0.12	26
	90+ days past due .....	0	0	46	0	0	47	0	0	48	0	0	44	0	0	44
	Nonaccrual .....	0	0.05	29	0	0.08	27	0	0.06	26	0	0.16	23	0	0.14	24
Multifamily	30–89 days past due .....	0	0.01	41	0	0.04	40	0	0.02	41	0	0.03	39	0	0.03	38
	90+ days past due .....	0	0	48	0	0	48	0	0	48	0	0	47	0	0	46
	Nonaccrual .....	0	0.03	38	0	0.11	34	0	0.06	36	0.03	0.10	69	0.03	0.03	78
Nonfarm non-residential	30–89 days past due .....	0.23	0.08	82	0.19	0.10	77	0.11	0.08	73	0.75	0.14	92	0.06	0.13	39
	90+ days past due .....	0	0.01	40	0	0.01	40	0	0.01	40	0	0.02	38	0	0.02	37
	Nonaccrual .....	0.11	0.36	36	0.12	0.55	28	0.08	0.49	25	0.05	0.73	12	0	0.36	10
Owner Occupied	30–89 days past due .....	0.02	0.03	60	0.01	0.03	55	0	0.03	22	0	0.05	36	0.06	0.06	58
	90+ days past due .....	0	0	42	0	0.01	42	0	0	43	0	0.01	40	0	0.01	40
	Nonaccrual .....	0.02	0.15	26	0	0.21	8	0	0.18	8	0	0.27	6	0	0.19	15
Other	30–89 days past due .....	0.22	0.04	89	0.18	0.06	82	0.11	0.03	86	0.75	0.06	95	0	0.05	18
	90+ days past due .....	0	0	44	0	0	44	0	0	45	0	0	44	0	0.01	41
	Nonaccrual .....	0.09	0.17	60	0.12	0.31	51	0.08	0.24	50	0.05	0.33	40	0	0.14	14
Farmland	30–89 days past due .....		0.05			0.04			0.06			0.08			0.21	
	90+ days past due .....		0			0			0			0			0.01	
	Nonaccrual .....		0.66			1.02			0.73			1.19			1.06	
Credit card	30–89 days past due .....	0.61	1.11	51	0	0.83	21	0	0.88	20	0	1.02	19		0.87	
	90+ days past due .....	0	0.14	29	0	0.07	34	0	0.12	31	0	0.22	27		0.18	
	Nonaccrual .....	0	0.01	47	0	0.01	45	0	0.01	47	0	0.02	46		0	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	180,916	29,305	77,552	28,131	-42,119										
Retained earnings .....	710,730	720,536	669,639	655,477	553,057										
Accumulated other comprehensive income (AOCI) .....	-155,845	-43,267	-45,919	-69,625	-68,735										
Common equity tier 1 minority interest .....	136,297	137,984	159,673	162,053	229,001										
Common equity tier 1 capital before adjustments/deductions .....	872,098	844,558	860,945	776,036	671,204										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	131,133	88,344	90,538	89,929	70,266										
Accumulated other comprehensive income-related adjustments .....	-155,845	-43,268	-45,919	-69,625	-68,735										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	896,810	799,482	816,326	755,732	669,673										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	896,810	799,482	816,326	755,732	669,673										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	7,217	7,217	7,217	7,217	7,217										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	18,361	18,588	21,507	21,825	30,817										
Additional tier 1 capital before deductions .....	25,578	25,805	28,724	29,042	38,034										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	25,578	25,805	28,724	29,042	38,034										
<b>Tier 1 Capital</b>															
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	0	0	0	0	16,600										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	25,956	26,277	30,404	30,484	44,080										
Allowance for loan and lease losses in tier 2 capital .....	58,820	70,449	63,213	72,189	61,782										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	84,776	96,726	93,617	102,673	122,462										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	5,000										
Tier 2 capital .....	84,776	96,726	93,617	102,673	117,462										
Exited advanced approach tier 2 capital .....															
Total capital .....	1,007,164	922,013	938,667	887,447	825,169										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	9,758,247	9,013,901	9,388,927	8,917,427	7,786,044										
Less: Deductions from common equity tier 1 capital .....	131,133	88,344	90,538	89,929	70,267										
Less: Other deductions .....	41,662	23,303	22,397	54,428	68,752										
Total assets for leverage ratio .....	9,585,452	8,902,254	9,275,992	8,773,070	7,647,025										
Total risk-weighted assets .....	6,950,781	5,995,324	6,465,688	5,772,087	5,937,752										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	12.90	11.84	70	13.34	11.19	69	12.63	12.27	58	13.09	10.91	70	11.28	12.50	34
Common equity tier 1 capital, column B .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 capital, column A .....	13.27	12.42	67	13.77	11.81	66	13.07	12.90	57	13.60	11.60	64	11.92	13.19	34
Tier 1 capital, column B .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Total capital, column A .....	14.49	14.44	58	15.38	13.66	57	14.52	14.97	44	15.37	13.45	61	13.90	14.63	41
Total capital, column B .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 leverage .....	9.62	9.49	59	9.27	9.56	44	9.11	9.54	42	8.95	9.65	33	9.25	10.39	23
Supplementary leverage ratio, advanced approaches HCs .....															

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....			0			0			0			0				0	
Total property and casualty assets .....			0			0			0			0				0	
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....			0			0			0			0				0	
Reinsurance recoverables (L/H) .....																	
Separate account assets (L/H) .....			0			0			0			0				0	
Total insurance underwriting equity .....			0			0			0			0				0	
Total property and casualty equity .....			0			0			0			0				0	
Total life and health equity .....			0			0			0			0				0	
Total insurance underwriting net income .....			0			0			0			0				0	
Total property and casualty .....			0			0			0			0				0	
Total life and health .....			0			0			0			0				0	
Claims and claims adjusted expense reserves (P/C) .....			0			0			0			0				0	
Unearned premiums (P/C) .....			0			0			0			0				0	
Policyholder benefit and contractholder funds (L/H) .....			0			0			0			0				0	
Separate account liabilities (L/H) .....			0			0			0			0				0	
Insurance activities revenue .....			2,037			3,123			6,088			5,034			4,981	-34.77	6.32
Other insurance activities income .....			2,037			3,123			6,088			5,034			4,981	-34.77	6.32
Insurance and reinsurance underwriting income .....			0			0			0			0			0		
Premiums .....			0			0			0			0			0		
Credit related insurance underwriting .....			0			0			0			0			0		
Other insurance underwriting .....			0			0			0			0			0		
Insurance benefits, losses, expenses .....			0			0			0			0			0		
Net assets of insurance underwriting subsidiaries .....			0			0			0			0			0		
Life insurance assets .....			261,586			235,790			247,474			232,824			211,415	10.94	81.86

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019						
	BHC	Peer #	Pct	BHC	Peer #	Pct													
<b>Analysis Ratios</b>																			
Insurance underwriting assets / Consolidated assets .....	0	0	49	0	0	48	0	0	48	0	0	48	0	0	48	0	0	48	
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	33.33			50			25			50			60						
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	66.67			50			75			50			40						
Separate account assets (L/H) / Total life assets .....	0			0			0			0			0						
Insurance activities revenue / Adjusted operating income .....	1.44	0.78	80	2.31	0.58	85	2.31	0.64	85	2.06	0.41	88	2.50	0.37	91				
Premium income / Insurance activities revenue .....	0	0	49	0	0.03	47	0	0.13	45	0	0.01	47	0	0.03	47				
Credit related premium income / Total premium income .....	100			100			100			100			100						
Other premium income / Total premium income .....	0			0			0			0			0						
Insurance underwriting net income / Consolidated net income .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	48				
Insurance net income (P/C) / Equity (P/C) .....	57.29			34.16			47.20			19.85			37.86						
Insurance net income (L/H) / Equity (L/H) .....							84.24												
Insurance benefits, losses, expenses / Insurance premiums .....	87.80			92.63			448.52			-40.91			132.57						
Reinsurance recovery (P/C) / Total assets (P/C) .....	0			0			0			0			0						
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0			0						
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	50	0	0	50	0	0	49	0	0	50	0	0	49				
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	26.89	12.02	96	26.34	11.55	98	27.26	11.86	98	27.09	11.01	98	27.48	11.53	97				
<b>Broker-Dealer Activities</b>																			
Net assets of broker-dealer subsidiaries (\$000) .....	0			0			0			0			0			0			
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	

## Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	0	0	0	0	0
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0
<b>Analysis Ratios</b>					
Yield: Foreign loans .....	0	0.03	0	0.05	0
Cost: Interest-bearing deposits.....	0.26	0.57	0.42	1.24	2.53
<b>Net Losses as a Percent of Foreign Loans by Type</b>					
Real estate loans .....					
Commercial and industrial loans .....					2.35
Foreign governments and institutions .....	0		0		
<b>Growth Rates</b>					
Net loans and leases.....	-24.46	-20.34	-29.45	5,672.05	-47.91
Total selected assets.....	-13.59	-10.31	-19.66	6.04	-25.04
Deposits .....	-10.07	-43.67	-65.37	-44.89	2.53

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans .....						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0	
Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
<b>30–89 Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	0	0	0	0	0	0	
Dividends .....	0	0	0	0	0	0	
Interest .....	0	0	0	0	0	0	
Management and service fees .....	0	0	0	0	0	0	
Other income .....	0	0	0	0	0	0	
Income from nonbank subsidiaries .....	0	0	0	0	0	0	
Dividends .....	0	0	0	0	0	0	
Interest .....	0	0	0	0	0	0	
Management and service fees .....	0	0	0	0	0	0	
Other income .....	0	0	0	0	0	0	
Income from subsidiary holding companies .....	0	0	0	0	0	0	
Dividends .....	0	0	0	0	0	0	
Interest .....	0	0	0	0	0	0	
Management and service fees .....	0	0	0	0	0	0	
Other income .....	0	0	0	0	0	0	
Total income from subsidiaries .....	0	0	0	0	0	0	
Securities gains (losses) .....	0	0	0	0	0	0	
Other operating income .....	0	0	0	0	0	0	
Total operating income .....	0	0	0	0	0	0	
<b>Operating Expenses</b>							
Personnel expenses .....	0	0	0	0	0	0	
Interest expense .....	0	0	0	0	0	0	
Other expenses .....	5	5	10	10	10	0.00	
Provision for loan and lease losses .....	0	0	0	0	0	0	
Total operating expenses .....	5	5	10	10	10	0.00	
Income (loss) before taxes .....	-5	-5	-10	-10	-10		
Applicable income taxes (credit) .....	-1	-1	-3	-2	-2		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	-4	-4	-7	-8	-8		
Equity in undistributed income of subsidiaries .....	29,700	47,732	59,911	58,192	54,719	-37.78	51.80
Bank subsidiaries .....	0	0	0	0	0	0	
Nonbank subsidiaries .....	0	0	0	0	0	0	
Subsidiary holding companies .....	29,700	47,732	59,911	58,192	54,719	-37.78	51.80
Net income (loss) .....	29,696	47,728	59,904	58,184	54,711	-37.78	51.79
<b>Memoranda</b>							
Bank net income .....	0	0	0	0	0	0	
Nonbank net income .....	0	0	0	0	0	0	
Subsidiary holding companies' net income .....	29,700	47,732	59,911	58,192	54,719	-37.78	51.80

## Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies .....		735,609	99.97	647,101	99.97	702,333	99.98	613,852	540,565	13.68	61.17
Common and preferred stock .....		735,609	99.97	647,101	99.97	702,333	99.98	613,852	540,565	13.68	61.17
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	
Securities .....		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....		175	0.02	161	0.02	157	0.02	165	176	8.70	733.33
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment .....		0	0	0	0	0	0	0	0	0	
Intangible assets .....		0	0	0	0	0	0	0	0	0	
Other assets .....		17	0	8	0	15	0	6	4	112.50	1600.00
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total assets .....		735,801	100.00	647,270	100.00	702,505	100.00	614,023	540,745	13.68	61.21
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	
Commercial paper .....		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures .....		0	0	0	0	0	0	0	0	0	
Other liabilities .....		0	0	0	0	0	0	0	0	0	-100.00
Balance due to subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total liabilities .....		0	0	0	0	0	0	0	0	0	-100.00
Equity Capital .....		735,801	100	647,270	100	702,505	100	614,023	540,745	13.68	61.23
Perpetual preferred stock (income surplus) .....		0	0	0	0	0	0	0	0	0	
Common stock .....		0	0	0	0	0	0	0	0	0	
Common surplus .....		0	0	0	0	0	0	0	0	0	
Retained earnings .....		635,762	86.40	372,806	57.60	416,201	59.25	367,250	331,340	70.53	39.31
Accumulated other comprehensive income .....		-106,727	-14.50	-27,065	-4.18	-32,161	-4.58	-42,139	-37,795		
Other equity capital components .....		206,766	28.10	301,529	46.58	318,465	45.33	288,912	247,200	-31.43	
Total liabilities and equity capital .....		735,801	100.00	647,270	100.00	702,505	100.00	614,023	540,745	13.68	61.21
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Notes payable to subsidiaries that issued TPS .....		0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	

## Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct										
<b>Profitability</b>																
Net income / Average equity capital .....	8.20	11.59	18	15.14	12.54	80	9.03	11.96	19	10.07	9.11	61	7.14	10.58	16	
Bank net income / Average equity investment in banks .....		12.25			12.85			12.16			9.38				10.85	
Nonbank net income / Average equity investment in nonbanks .....		13.15			15.38			12.65			9.69				12.07	
Subsidiary HCs net income / Average equity investment in sub HCs .....	8.42	7.27	70	15.24	9.85	80	9.26	10.34	40	10.02	8.82	70	10.18	15.16	60	
Bank net income / Parent net income .....	0	103.62	3	0	102.74	3	0	103.27	2	0	104.93	3	0	103.77	3	
Nonbank net income / Parent net income .....	0	0.75	27	0	0.61	26	0	0.79	24	0	1.04	25	0	1.08	24	
Subsidiary holding companies' net income / Parent net income .....	100.01	104.30	33	100.01	93.75	40	100.01	92.15	40	100.01	101.16	44	100.01	92.33	40	
<b>Leverage</b>																
Total liabilities / Equity capital .....	0	14.19	1	0	11.52	2	0	11.91	1	0	11.62	1	0	9.66	2	
Total debt / Equity capital .....	0	7.82	20	0	5.82	24	0	6.43	22	0	5.79	23	0	3.93	27	
Total debt + notes payable to subs that issued TPS / Equity capital .....	0	12.02	12	0	9.79	14	0	10.25	13	0	9.67	14	0	7.99	13	
Total debt + Loans guaranteed for affiliate / Equity capital .....	0	7.80	20	0	5.82	24	0	6.44	22	0	5.79	23	0	3.97	27	
Total debt / Equity capital – excess over fair value .....	0	7.82	20	0	5.82	24	0	6.43	22	0	5.79	23	0	3.93	27	
Long-term debt / Equity capital .....	0	7.67	20	0	5.76	25	0	6.32	22	0	5.67	25	0	3.86	27	
Short-term debt / Equity capital .....	0	0	46	0	0	48	0	0	48	0	0.01	46	0	0.01	46	
Current portion of long-term debt / Equity capital .....	0	0	46	0	0	46	0	0	45	0	0	47	0	0	47	
Excess cost over fair value / Equity capital .....	0	0.01	45	0	0	45	0	0.01	45	0	0	45	0	0	46	
Long-term debt / Consolidated long-term debt .....	0	33.96	18	0	23.81	22	0	29.28	21	0	20.97	23	0	14.37	26	
<b>Double Leverage</b>																
Equity investment in subs / Equity capital .....	99.97	106.99	32	99.97	104.95	36	99.98	105.13	35	99.97	104.49	34	99.97	104.21	36	
Total investment in subs / Equity capital .....	99.97	107.18	32	99.97	105.27	34	99.98	105.41	33	99.97	104.82	33	99.97	104.48	34	
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....																
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....																
<b>Double Leverage Payback</b>																
Equity investment in subs – equity cap / Net income (X) .....	0	0.56	32	0	0.38	36	0	0.43	35	0	0.49	34	0	0.44	36	
Equity investment in subs – equity cap / Net income-div (X) .....		1.47			1.20			1.19			1.45			1.47		
<b>Coverage Analysis</b>																
Operating income-tax + noncash / Operating expenses + dividends .....	20	136.49	10	20	117.90	13	30	150.01	13	20	121.76	6	20	153.39	6	
Cash from ops + noncash items + op expense / Op expense + dividend .....	420	146	89	20	138.87	16	20	167.98	8	-10	138.81	2	-210	152.31	2	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	420	89.78	93	20	93.76	20	20	113.54	13	-10	140.42	4	-210	105.99	2	
Pretax operating income + interest expense / Interest expense .....		1,327.45			1,355.69			2,918.78			2,318.94			17,211.14		
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....		1,317.05			1,307.49			2,104.65			1,435.81			2,481.22		
Dividends + interest from subsidiaries / Interest expense + dividends .....		124.97			116.06			185.27			137			196.13		
Fees + other income from subsidiaries / Salary + other expenses .....	0	4.56	41	0	3.59	39	0	5.56	37	0	4.45	39	0	3.91	38	
Net income / Current part of long-term debt + preferred dividends (X) .....		70.99			394.03			541.74			52.16			71.69		
<b>Other Ratios</b>																
Net assets that reprice within 1 year / Total assets .....	0.03	1.91	43	0.03	2.30	41	0.02	2.37	43	0.03	2.19	43	0.03	1.59	46	
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>																
90+ days past due .....		0			0			0			0			0		
Nonaccrual .....		0			0			0			0			8.16		
Total .....		0			0			0			0			8.16		
<b>Guaranteed Loans as a Percent of Equity Capital</b>																
To bank subsidiaries .....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49	
To nonbank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
To subsidiary holding companies .....	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50	
Total .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
<b>As a Percent of Consolidated Holding Company Assets</b>																
Nonbank assets of nonbank subsidiaries .....	0	0.07	32	0	0.07	31	0	0.09	31	0	0.09	31	0	0.13	29	
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50	
Combined foreign nonbank subsidiary assets .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	

## Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 2	Pct													
<b>Payout Ratios — Parent</b>																
Dividends declared / Income before undistributed income.....		77.23			77.66			67.32			79.13				65.39	
Dividends declared / Net income .....	0	26.10	8	0	22.10	9	0	22.04	7	0	29.39	7	0	25.65	7	
Net income – dividends / Average equity.....	8.20	8.35	52	15.14	9.56	91	9.03	9.19	52	10.07	6.36	83	7.14	7.61	42	
<b>Percent of Dividends Paid</b>																
Dividends from bank subsidiaries .....		140.49			135.93			166.48			130.75			160.93		
Dividends from nonbank subsidiaries .....		0.25			0.84			2.62			3.01			2.59		
Dividends from subsidiary holding companies.....		0			0			0			0			0		
Dividends from all subsidiaries .....		152.47			146.59			201.01			158.62			209.89		
<b>Payout Ratios — Subsidiaries:</b>																
<b>Percent of Bank Net Income</b>																
Dividends from bank subsidiaries .....		40.04			31.44			40.82			43.52			45.88		
Interest income from bank subsidiaries.....		0.02			0.02			0.01			0.05			0.09		
Management and service fees from bank subsidiaries .....		0.42			0.35			0.47			0.57			0.47		
Other income from bank subsidiaries.....		0			0			0			0			0		
Operating income from bank subsidiaries.....		42.64			33.38			43.51			51.02			48.40		
<b>Percent of Nonbank Net Income</b>																
Dividends from nonbank subsidiaries .....		42.51			51.33			68.07			99.52			76.61		
Interest income from nonbank subsidiaries.....		0.02			0.01			0.04			0.07			0.91		
Management and service fees from nonbank subsidiaries .....		0			0			0.15			0.02			0.02		
Other income from nonbank subsidiaries.....		0			0.01			0.03			0.11			0.01		
Operating income from nonbank subsidiaries .....		45.04			54.11			73.08			105.70			83.73		
<b>Percent of Subsidiary Holding Companies' Net Income</b>																
Dividends from subsidiary holding companies.....	0	114.81	22	0	40.90	30	0	42.28	20	0	29.39	30	0	65.48	20	
Interest income from subsidiary holding companies .....	0	0	44	0	0	50	0	0	45	0	0	50	0	0	45	
Management and service fees from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50	
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50	
Operating income from subsidiary holding companies.....	0	114.81	16	0	40.90	30	0	42.28	20	0	29.39	30	0	65.48	20	
<b>Dependence on Subsidiaries:</b>																
<b>Percent of Total Operating Income</b>																
Dividends from bank subsidiaries .....		72.67			70.62			76.48			76.69			77.61		
Interest income from bank subsidiaries.....		0.39			0.60			0.06			0.11			0.23		
Management and service fees from bank subsidiaries .....		0.74			1.34			1.26			0.96			0.75		
Other income from bank subsidiaries.....		0			0.01			0.01			0.01			0.01		
Operating income from bank subsidiaries .....		81.45			82.01			84.17			84.80			94.06		
Dividends from nonbank subsidiaries .....		0.57			0.74			1.35			1.76			1.13		
Interest income from nonbank subsidiaries.....		0			0			0			0			0		
Management and service fees from nonbank subsidiaries .....		0			0			0			0			0		
Other income from nonbank subsidiaries.....		0			0			0			0			0		
Operating income from nonbank subsidiaries .....		1.05			1.19			1.71			2.06			1.56		
Dividends from subsidiary holding companies.....	0	0			0			0			0			0		
Interest income from subsidiary holding companies .....	0	0			0			0			0			0		
Management and service fees from subsidiary holding companies.....	0	0			0			0			0			0		
Other income from subsidiary holding companies.....	0	0			0			0			0			0		
Operating income from subsidiary holding companies.....	0	0			0			0			0			0		
Loans and advances from subsidiaries / Short term debt.....		1,288.92			393.33			287.26			400.31			1,178.56		
Loans and advances from subsidiaries / Total debt .....		31.77			37.96			32.71			59.71			70.71		